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10/025,523

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EXAMINER

FERTIG, BRIAN E

ART UNIT

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**Please find below and/or attached an Office communication concerning this application or proceeding.**

The time period for reply, if any, is set in the attached communication.

<b>Office Action Summary</b>	<b>Application No.</b> 10/025,523	<b>Applicant(s)</b> WIRYAWAN ET AL.	
	<b>Examiner</b> BRIAN FERTIG	<b>Art Unit</b> 3694	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

### Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

### Status

- 1) ☒ Responsive to communication(s) filed on 14 July 2008.
- 2a) ☐ This action is **FINAL**.                      2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

### Disposition of Claims

- 4) ☒ Claim(s) 1-24 is/are pending in the application.
- 4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.
- 5) ☐ Claim(s) \_\_\_\_\_ is/are allowed.
- 6) ☒ Claim(s) 1-24 is/are rejected.
- 7) ☐ Claim(s) \_\_\_\_\_ is/are objected to.
- 8) ☐ Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

### Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on \_\_\_\_\_ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.  
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).  
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

### Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All    b) ☐ Some \*    c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
  2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
  3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

\* See the attached detailed Office action for a list of the certified copies not received.

### Attachment(s)

- |  |   |
|--|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892)          | 4) <input type="checkbox"/> Interview Summary (PTO-413)           |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | Paper No(s)/Mail Date. _____                                      |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO/SB/08)          | 5) <input type="checkbox"/> Notice of Informal Patent Application |
| Paper No(s)/Mail Date _____  | 6) <input type="checkbox"/> Other: _____                          |

### **DETAILED ACTION**

1. A request for continued examination under 37 CFR 1.114, including the fee set forth in 37 CFR 1.17(e), was filed in this application after final rejection. Since this application is eligible for continued examination under 37 CFR 1.114, and the fee set forth in 37 CFR 1.17(e) has been timely paid, the finality of the previous Office action has been withdrawn pursuant to 37 CFR 1.114. Applicant's submission filed on 7/14/2008 has been entered. Claims 1-24 are pending and examined below.

### ***Claim Rejections - 35 USC § 112***

2. The following is a quotation of the second paragraph of 35 U.S.C. 112:

The specification shall conclude with one or more claims particularly pointing out and distinctly claiming the subject matter which the applicant regards as his invention.

3. Claims 2, 9, 16, and 21 are rejected under 35 U.S.C. 112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention. These claims include a limitation directed to "a group including". It is not clear whether Applicant intends to claim a Markush type grouping, a positive, open-ended list of choices, all of which must be present, or an open-ended list of choices of which only one must be present. For the purposes of examination below Examiner assumes the broadest interpretation (i.e. an open-ended list of which only one of the choices must be present).

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***Claim Rejections - 35 USC § 103***

4. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

5. This application currently names joint inventors. In considering patentability of the claims under 35 U.S.C. 103(a), the examiner presumes that the subject matter of the various claims was commonly owned at the time any inventions covered therein were made absent any evidence to the contrary. Applicant is advised of the obligation under 37 CFR 1.56 to point out the inventor and invention dates of each claim that was not commonly owned at the time a later invention was made in order for the examiner to consider the applicability of 35 U.S.C. 103(c) and potential 35 U.S.C. 102(e), (f) or (g) prior art under 35 U.S.C. 103(a).

6. Claims 1-24 are rejected under 35 U.S.C. 103(a) as being unpatentable over US Patent 6,345,278 to Hitchcock (Hitchcock).

With respect to claim 1

Hitchcock teaches:

A method, comprising:

communicating a user interface from a server system to a client system via a network communication link (see col 3, lines 55-65 in combination with col 4, lines 23-42, note that HTML pages are communicated to applicant computers via the Internet), wherein

the user interface includes a plurality of user interface displays configured to capture consumer loan application data corresponding to a plurality of consumer loan applications (see col 5, lines 21-47 and fig 9a-9c, note that a number of pages including form fields are presented to the user),

the plurality of user interface displays are configured to receive a user input from a user of the consumer loan application data in at least one data field associated with one of the plurality of consumer loan applications selected by the user (see col 5, lines 21-47 fig 9a-9c, and col 7, lines 18-28 note that the form fields may be filled in by the user across the multiple pages and that the data entered is associated with the institution whose application is being filled out), and

the user interface is configured to present a sequence of user interface displays associated with the selected consumer loan application wherein the sequence of user interface displays is a subset of the plurality of user interface displays (see col 5, lines 21-47 fig 9a-9c, and col 7, lines 18-28 note that the multiple pages are presented in sequences and are a subset in so far as they have been customized for the particular institution whose application is

being filled out as a subset of all the application for all the institutions serviced by the system);

receiving the consumer loan application data at the server system from the client system via the network communication link (see Col 3, line 65-col 4, line 11, note that the information entered at the applicant computer is sent via the internet to the server);

storing the consumer loan application data in a storage device, wherein said storing is performed by the server system (see col 5, lines 42-45, col 6, lines 12-23 and fig 1, note that the application data is stored in the applicant database on the server); and

communicating at least a portion of the consumer loan application data input by the user from the server system to the client system to pre-populate at least one data field corresponding to a subsequent user interface display of the sequence of user interface displays for display to the user (see col 5, lines 40-41 and col 7, lines 18-29, note that the information is automatically inserted into subsequent applications).

Hitchcock does not explicitly teach the data is consumer loan application data, however, it would have been obvious to one of ordinary skill in the art at the time of Applicant's invention to have provided Hitchcock with the consumer loan application data feature in order to have processed student loan forms as taught explicitly by Hitchcock (see col 22, lines 13-18)

With respect to claim 2

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Hitchcock teaches:

The method of claim 1 (see rejection of claim 1 above), wherein the plurality of consumer loan applications may be selected from a group including an auto loan application, an auto lease application, a personal loan application, a home equity loan application, a credit card application, and a small business loan application (i.e. a consumer loan such as a student loan, see col 22, lines 15-18).

(see rationale supporting obviousness and motivation to combine of claim 1 above)

With respect to claim 3

Hitchcock teaches:

The method of claim 1 (see rejection of claim 1 above), wherein the subsequent one of the plurality of user interface displays comprises a user interface display corresponding to a sequence of user interface displays associated with the one of the plurality of consumer loan applications specified by the user (see col 5, lines 40-41, note that the forms are individually customized depending on the institution).

(see rationale supporting obviousness and motivation to combine of claim 1 above)

With respect to claim 4

Hitchcock teaches:

The method of claim 1 (see rejection of claim 1 above), wherein the subsequent one of the plurality of user interface displays comprises a user interface display corresponding to a sequence of user interface displays associated with a consumer loan application other than the one of the plurality of consumer loan

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applications specified by the user (see col 5, lines 40-41 and col 7, lines 18-29, note that the information is automatically inserted into subsequent applications, and that those application might be for loans, see col 22, lines 13-18).

(see rationale supporting obviousness and motivation to combine of claim 1 above)

With respect to claim 5

Hitchcock teaches:

The method of claim 1 (see rejection of claim 1 above), wherein the plurality of user interface displays comprise hypertext markup language (HTML) documents, and said communicating the user interface from the server system to the client system comprises transmitting the HTML documents via a network communication protocol in response to a request from the client system (see col 3, line 66-col 4, line 11 and col 5, lines 21-26, note that the forms are HTML and are transmitted via the internet to the applicant computer in response to the Applicant choosing to fill in the application).

(see rationale supporting obviousness and motivation to combine of claim 1 above)

With respect to claim 6

Hitchcock teaches:

The method of claim 1 (see rejection of claim 1 above), wherein storing the consumer loan application data in the storage device comprises: storing the data in a manner to be retrieved by the server system in response to customer identifying information (see col 4, lines 54-63 and col 5, lines 1-47, note that the



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information is retrieved from the server and automatically inserted into the form based on the user account of the user).

(see rationale supporting obviousness and motivation to combine of claim 1 above)

With respect to claim 7

Hitchcock teaches:

The method of claim 1 (see rejection of claim 1 above), wherein the plurality of user interface displays comprises:

a sequence of user interface displays configured to capture consumer loan application data corresponding to the one of the plurality of consumer loan applications specified by the user, wherein the sequence of user interface displays being accessible to the user in series via actuation of a button associated with each display of the sequence of user interface displays (see col 5, lines 7-47, note that the forms are accessible via the application link. ).

With respect to claim 8

See rationale supporting the rejection of claim 1 above.

With respect to claim 9

See rationale supporting the rejection of claim 2 above.

With respect to claim 10

See rationale supporting the rejection of claim 3 above.

With respect to claim 11

See rationale supporting the rejection of claim 4 above.

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With respect to claim 12

See rationale supporting the rejection of claim 5 above.

With respect to claim 13

See rationale supporting the rejection of claim 6 above.

With respect to claim 14

See rationale supporting the rejection of claim 7 above.

With respect to claim 15

Hitchcock teaches:

A method, comprising:

receiving a user interface from a server system via a network communication link (see col 3, lines 55-65 in combination with col 4, lines 23-42, note that HTML pages are communicated to applicant computers via the Internet), the user interface including a plurality of user interface displays configured to capture consumer loan application data corresponding to a plurality of consumer loan applications (see col 5, lines 21-47 fig 9a-9c, and col 7, lines 18-28 note that the form fields may be filled in by the user across the multiple pages and that the data entered is associated with the institution whose application is being filled out, see also col 22, lines 13-18);

receiving a user input from a user, the user input comprising entry of the consumer loan application data into at least one data field associated with one of the plurality of consumer loan applications

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specified by the user (see col 5, lines 21-47 fig 9a-9c, and col 7, lines 18-28, note that the data is input for one of a plurality of institution's applications an applicant might choose to fill out);

displaying a sequence of user interface displays associated with the specified consumer loan application wherein the sequence of user interface displays is a subset of the plurality of user interface displays (see col 5, lines 21-47 fig 9a-9c, and col 7, lines 18-28 note that the multiple pages are presented in sequences and are a subset in so far as they have been customized for the particular institution whose application is being filled out as a subset of all the application for all the institutions serviced by the system);

communicating the consumer loan application data to the server system to store in a storage device (see col 5, lines 42-45, col 6, lines 12-23 and fig 1, note that the application data is stored in the applicant database on the server);

receiving at least a portion of the consumer loan application data input by the use from the server system to pre-populate at least one data field of a subsequent user interface display of the sequence of user interface displays (see col 5, lines 40-41 and col 7, lines 18-28, note that the information from prior applications is automatically inserted); and

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displaying the subsequent user interface display to the user (see col 5, lines 40-41 and col 7, lines 18-28, note that the information from prior applications is automatically inserted and presented to the user).

(See rationale supporting obviousness and motivation to combine of claim1 above)

With respect to claim 16

See rationale supporting the rejection of claim 2 above.

With respect to claim 17

See rationale supporting the rejection of claim 3 above.

With respect to claim 18

See rationale supporting the rejection of claim 4 above.

With respect to claim 19

Hitchcock teaches:

The method of claim 15 (see rejection of claim 15 above), wherein a portion of the plurality of user interface displays comprise a sequence of user interface displays configured to capture consumer loan application data corresponding to the one of the plurality of consumer loan applications specified by the user (see col 5, lines 21-47 fig 9a-9c, and col 7, lines 18-28 note that the form fields may be filled in by the user across the multiple pages and that the data entered is associated with the institution whose application is being filled out)

With respect to claim 20

See rationale supporting the rejection of claims 15 above.

With respect to claim 21

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See rationale supporting the rejection of claim 16 above.

With respect to claim 22

See rationale supporting the rejection of claim 17 above.

With respect to claim 23

See rationale supporting the rejection of claim 18 above.

With respect to claim 24

See rationale supporting the rejection of claim 19 above.

### ***Response to Arguments***

7. Applicant's arguments with respect to claims 1-24 have been considered but are moot in view of the new ground(s) of rejection.

### ***Inquiry***

8. Any inquiry concerning this communication or earlier communications from the examiner should be directed to BRIAN FERTIG whose telephone number is (571)270-5131. The examiner can normally be reached on Monday - Friday 8:30am to 5:00pm EST. If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, James Trammell can be reached on (571) 272-6712. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

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9. Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/B.F./

/Mary Cheung/  
Primary Examiner, Art Unit 3694